

FORM C

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

FILED
Wilkes Barre, PA

DEC 11 2023

IN THE MATTER OF:
Michael E Carey

DEBTOR(S)

Chapter: 13

Case Number: 4:23-bk-02191

Clerk,
US Bankruptcy Court

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on 12/4/2023, I served a copy of amended schedules ad matrix of creditors amend ch 13 Plan on the following parties in this matter:

<u>Name and Address</u>	<u>Mode of Service</u>
1. US Bank NA as Indenture Trustee of the Towd Point Mortgage Trust 2020-1 c/o Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City UT 84865	regular mail
2. KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA, 19106	regular mal
3. Select Portfolio Servicing Inc, PO Box 65250 Salt Lake City, UT, 84165	regular mail
4. Towd Point Mortgage Trust 2020-1, 900 3rd Avenue, Suite 50, New York, NY, 10022 and 5. Towd Point Mortgage Trust 2020-1 c/o Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT, 84165	regular mail regular mail regular mail
6. Capital One NA by American InfoSource as Agent, 4515 North Santa fe Avenue, Oklahoma City, OK, 73118	regular mail
7. Merrick Bank, PO Box 9201 Bethpage, NY, 11804	reular mail

I certify under penalty of perjury that the foregoing is true and correct.

Date: 12/5/2023

Name: s/

Michael E Carey
Printed Name of Attorney

Address: Michael E Carey

150 Big Pine Lane, Jersey Shore, PA, 17740

Revised: 03/22/05

CERTIFICATE OF SERVICE

I, MICHAEL E CAREY (name), certify that service of this summons and a copy of the complaint was made ON 11/27/2023 (date) by:

___ Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:

___ Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:

___ Residence Service: By leaving the process with the following adult at:

☒ Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:

TOWN POINT MORTGAGE TRUST 2020-1 c/o SELECT
PORTFOLIO SERVICING, INC 3217 S DECKER LAKE DRIVE,
SALT LAKE CITY, UT 84119 P.O. BOX 65250 TRACKING NUMBER

___ Publication: The defendant was served as follows: [Describe briefly]:

9589 0710 5270 0709 7752 44
SEE ENVELOPE SNAPSHOT

___ State Law: The defendant was served pursuant to the laws of the State of _____, as follows:
[Describe briefly]:

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Date: 12/5/2023

Signature: Michael E Carey

Printed Name of Attorney:

MICHAEL E CAREY

Business Address:

150 BIG PINE LANE

JERSEY SHORE, PA, 17740

CERTIFICATE OF SERVICE

I, MICHAEL E CARLEY (name), certify that service of this summons and a copy of the complaint was made 11/27/2023 (date) by:

☐ Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:

☐ Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:

☐ Residence Service: By leaving the process with the following adult at:

☒ Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:

US BANK N.A. AS INDEBTURE TRUSTEE c/o SELECT PORTFOLIO
SERVICING, INC, 3217 S DECKER LAKE DRIVE, P.O. Box 65250
SALT LAKE CITY, UT 84119 TRACKING NUMBER

☐ Publication: The defendant was served as follows: [Describe briefly]: 9589 0710 5270 0709 7752 44
SEE ENVELOPE SCREENSHOT

☐ State Law: The defendant was served pursuant to the laws of the State of _____, as follows:
[Describe briefly]:

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Date: 12/5/2023

Signature: Michael E Carley

Printed Name of Attorney:

MICHAEL E CARLEY
Business Address:

150 BIG PINE LAKE
JERSEY SHORE, PA, 17740

CERTIFICATE OF SERVICE

I, MICHAEL E CAREY (name), certify that service of this summons and a copy of the complaint was made 11/27/2023 (date) by:

☐ Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:

☐ Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:

☐ Residence Service: By leaving the process with the following adult at:

☒ Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:

SELECT PORTFOLIO SERVICES, INC 3217 S DECKER LAKE DRIVE,
P.O. BOX 65250 SALT LAKE CITY UT 84119 TRACKING NUMBER
9589 0710 5270 0709 7752 44 SEE ENVELOPE SNAPSHOT

☐ Publication: The defendant was served as follows: [Describe briefly]:

☐ State Law: The defendant was served pursuant to the laws of the State of _____, as follows:
[Describe briefly]:

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Date: 10/5/2023

Signature: Michael E Carey

Printed Name of Attorney:

MICHAEL E CAREY

Business Address:

150 BIG PINE LAKE

JERSEY SHORE, PA, 17740

CERTIFICATE OF SERVICE

I, MICHAEL E CAREY (name), certify that service of this summons and a copy of the complaint was made 11/27/2023 (date) by:

 Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:

 Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:

 Residence Service: By leaving the process with the following adult at:

☒ Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:
KML LAW GROUP PA 701 MARKET STREET SUITE 5000
PHILADELPHIA PA 19106 TRACKING NUMBER 9589 0710 5270
6709 7752 371 SEE ENVELOPE SNAPSHOT
 Publication: The defendant was served as follows: [Describe briefly]:

 State Law: The defendant was served pursuant to the laws of the State of , as follows:
[Describe briefly]:

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Date: 12/5/2023

Signature: Michael E Carey

Printed Name of Attorney:

MICHAEL E CAREY

Business Address:

150 BIG PINE LAKE

JERSEY SHORE, PA, 17740

Tracking Number:

Remove X

9589071052700709775237

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Your item was delivered to an individual at the address at 9:20 am on November 30, 2023 in PHILADELPHIA, PA 19106.

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PHILADELPHIA, PA 19106

November 30, 2023, 9:20 am

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Delivered, PO Box

SALT LAKE CITY, UT 84115
December 4, 2023, 8:25 am

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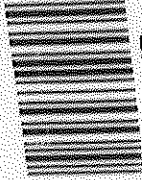
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FCM LETTER
ATLANTIC CITY, NJ 08401
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5.25

R2305K138996-19

Retail



RDC 99

10000 SMOKE PA, 17400-6985

95 2522 1020 0225 0120 1456



CERTIFIED MAIL

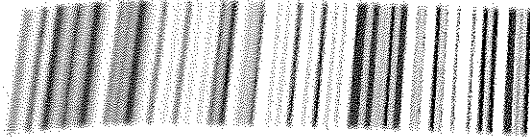
TOWN POINT MORTGAGE TRUST 2020-1 AND (TS
FUTURE TRUSTEE US BANK N.A. ADD SELECT
PORTFOLIO SERVICING INC c/o

PORTFOLIO SERVICING, INC

P.O. BOX 65250

SALT LAKE CITY, UT 84165-0250

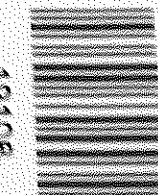
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9504 0100 0000 0000 0000 0000

3006 Pine Lane
Philadelphia, PA 19140

Retail



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ATLANTIC CITY, NJ 08401
NOV 27, 2023

KML LAW GROUP, PC
701 MARKET STREET
SUITE 5000
PHILADELPHIA, PA 19106

Michael Carey
150 Big Pine Lane
Jeffrey Shore, PA 17748-6985

9589 0710 5270 0709 7752 44

TOWN POINT MORTGAGE TRUST 2020-1 AND ITS
FUTURE TRUSTEE US BANK N.A. A/K/A SELECT
PORTFOLIO SERVICES INC c/o
PORTFOLIO SERVICES, INC
P.O. BOX 65250
SALT LAKE CITY, UT 84165-0250

Michael Carey
150 BIG PINE LAKE
SOUTH JERSEY, PA, 17740

9589 0710 5270 0709 7752 37

KML LAW GROUP, PC
701 MARKET STREET
SUITE 5000
PHILADELPHIA, PA, 19106



ATLANTIC CITY
1801 ATLANTIC AVE STE 101
ATLANTIC CITY, NJ 08401-9998
(800)275-8777

11/27/2023 09:44 AM

Product	Qty	Unit Price	Price
First-Class Mail® Letter	1		\$0.90
Philadelphia, PA 19106			
Weight: 0 lb 1.10 oz			
Estimated Delivery Date			
Wed 11/29/2023			
Certified Mail®			\$4.35
Tracking #:			
9589 0710 5270 0709 7752 37			
Total			\$5.25

First-Class Mail® Letter	1		\$0.90
Salt Lake City, UT 84165			
Weight: 0 lb 1.20 oz			
Estimated Delivery Date			
Sat 12/02/2023			
Certified Mail®			\$4.35
Tracking #:			
9589 0710 5270 0709 7752 44			
Total			\$5.25

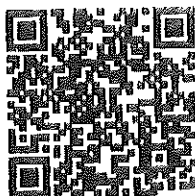
Grand Total:	\$10.50
Cash	\$10.50

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11/27/2023

PS Form 3800, January 2023 PSN 7530-02-000-9001 See Reverse for Instructions

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael E Carey
Debtor(s)

Michael E Carey
Plaintiff(s)

vs.

Towd Point Mortgage Trust 2020-1, US Bank, NA as
Indenture Select Portfolio Servicing, Inc.
Defendant(s)

Chapter 13

Case No. 4:23-bk-02191-MJC

Adversary No. 4:23-ap-00073-MJC

Summons

TOWD POINT MORTGAGE TRUST 2020-1

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court no later than December 21, 2023, except that the United States and its offices and agencies shall file a motion or answer to the complaint no later than December 26, 2023.

Address of Clerk

197 S Main St, Wilkes-Barre, PA 18701 OR
1501 N. 6th Street, Harrisburg, PA 17102

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

**Name and Address of
Plaintiff's Attorney**

Michael E Carey
150 Big Pine Lane
Jersey Shore, PA 17740

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.



s/Terrence S. Miller

Terrence S. Miller
Clerk, U.S. Bankruptcy Court
197 S Main St
Wilkes-Barre, PA 18701
or
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737

Dated: November 21, 2023

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael E Carey
Debtor(s)

Michael E Carey
Plaintiff(s)

vs.

Chapter 13

Case No. 4:23-bk-02191-MJC

Adversary No. 4:23-ap-00073-MJC

Towd Point Mortgage Trust 2020-1, US Bank, NA as
Indenture Select Portfolio Servicing, Inc.
Defendant(s)

Summons

US BANK NA AS INDENTURE TRUSTEE

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court no later than December 21, 2023, except that the United States and its offices and agencies shall file a motion or answer to the complaint no later than December 26, 2023.

Address of Clerk

197 S Main St, Wilkes-Barre, PA 18701 OR
1501 N. 6th Street, Harrisburg, PA 17102

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

**Name and Address of
Plaintiff's Attorney**

Michael E Carey
150 Big Pine Lane
Jersey Shore, PA 17740

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR
CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY
DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**



s/Terrence S. Miller

Terrence S. Miller
Clerk, U.S. Bankruptcy Court
197 S Main St
Wilkes-Barre, PA 18701
or
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737

Dated: November 21, 2023

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael E Carey
Debtor(s)

Michael E Carey
Plaintiff(s)

vs.

Towd Point Mortgage Trust 2020-1, US Bank, NA as
Indenture Select Portfolio Servicing, Inc.
Defendant(s)

Chapter 13

Case No. 4:23-bk-02191-MJC

Adversary No. 4:23-ap-00073-MJC

Summons

SELECT PORTFOLIO SERVICING, INC

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court no later than December 21, 2023, except that the United States and its offices and agencies shall file a motion or answer to the complaint no later than December 26, 2023.

Address of Clerk

197 S Main St, Wilkes-Barre, PA 18701 OR
1501 N. 6th Street, Harrisburg, PA 17102

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

**Name and Address of
Plaintiff's Attorney**

Michael E Carey
150 Big Pine Lane
Jersey Shore, PA 17740

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR
CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY
DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**



s/Terrence S. Miller

Terrence S. Miller
Clerk, U.S. Bankruptcy Court
197 S Main St
Wilkes-Barre, PA 18701
or
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737

Dated: November 21, 2023

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael E Carey
Debtor(s)

Michael E Carey
Plaintiff(s)

vs.

Towd Point Mortgage Trust 2020-1, US Bank, NA as
Indenture Select Portfolio Servicing, Inc.
Defendant(s)

Chapter 13

Case No. 4:23-bk-02191-MJC

Adversary No. 4:23-ap-00073-MJC

Summons

KML LAW GROUP PA

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court no later than December 21, 2023, except that the United States and its offices and agencies shall file a motion or answer to the complaint no later than December 26, 2023.

Address of Clerk

197 S Main St, Wilkes-Barre, PA 18701 OR
1501 N. 6th Street, Harrisburg, PA 17102

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

**Name and Address of
Plaintiff's Attorney**

Michael E Carey
150 Big Pine Lane
Jersey Shore, PA 17740

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR
CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY
DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**



s/Terrence S. Miller

Terrence S. Miller
Clerk, U.S. Bankruptcy Court
197 S Main St
Wilkes-Barre, PA 18701
or
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737

Dated: November 21, 2023

ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS MICHAEL E. CAREY	DEFENDANTS TOWN POINT MORTGAGE TRUST 2020-1, US BANK, N.A., AS INDENTURE TRUSTEE, SELECT PORTFOLIO SERVICING, INC.	
ATTORNEYS (Firm Name, Address, and Telephone No.)	ATTORNEYS (If Known) KHL LAW GROUP, P.C., 701 MARKET STREET, SUITE 5000 PHILADELPHIA, PA, 19106, 866-413-2311	
PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) NO CAUSE OF ACTION LEGAL STANDING AS A CREDITOR NOT PROVIDING ACCOUNTING AND IN VIOLATION OF UCC 3-501 IRS VIOLATION WHEN THE ASSETS WERE DEPOSITED INTO THE TRUST YEARS LATER AND AFTER THE TRUST CLOSING DATE		
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)		
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> FRBP 7001(1) - Recovery of Money/Property <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other FRBP 7001(2) - Validity, Priority or Extent of Lien <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property FRBP 7001(3) - Approval of Sale of Property <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h) FRBP 7001(4) - Objection/Revocation of Discharge <input type="checkbox"/> 41-Objection / revocation of discharge - §727(e),(d),(c) FRBP 7001(5) - Revocation of Confirmation <input type="checkbox"/> 51-Revocation of confirmation FRBP 7001(6) - Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny (continued next column) </div> <div style="width: 48%;"> FRBP 7001(6) - Dischargeability (continued) <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other FRBP 7001(7) - Injunctive Relief <input type="checkbox"/> 71-Injunctive relief - imposition of stay <input type="checkbox"/> 72-Injunctive relief - other FRBP 7001(8) Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest FRBP 7001(9) Declaratory Judgment <input checked="" type="checkbox"/> 91-Declaratory judgment FRBP 7001(10) Determination of Removed Action <input type="checkbox"/> 01-Determination of removed claim or cause Other <input type="checkbox"/> SS-SIPA Case - 15 U.S.C. §§78aaa et seq. <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case) </div> </div>		
<input type="checkbox"/> Check if this case involves a substantive issue of state law		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23
<input type="checkbox"/> Check if a jury trial is demanded in complaint		Demand \$ <u>0</u>
Other Relief Sought DECLARATORY JUDGMENT, ORDERS US DEFENDANT TO PROVIDE PROOF OF LEGAL STANDING COLLECTING ON A DEBT AND FILE LEGAL PLEADINGS DISCOVERY NECESSARY		

Michael E Carey
150 Big Pine Lane
Jersey Shore, PA, 17740
570-974-1227

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

-----X

IN RE:

Case Number: **23-02191**

MICHAEL E CAREY,

Debtor

Judge: Hon. Mark J Conway

-----X

MICHAEL E CAREY,

Plaintiff,

Adversary Case No. _____

vs.

TOWD POINT MORTGAGE TRUST 2020-1,
US BANK NATIONAL ASSOCIATION AS
INDENTURE TRUSTEE, SELECT PORTFOLIO
SERVICING, INC.,

VERIFIED COMPLAINT

Defendants.

-----X

Plaintiff Michael E Carey states the following to be true:

Parties:

Plaintiff Michael E Carey is residing at 150 Big Pine Lane, Jersey Shore, PA, 17740,
phone number 570-94-1227.

Defendant Towd Point Mortgage Trust 2020-1 is the alleged secured creditor residing and doing business in the State of Delaware. The entity is using the servicers address 3217 S Decker Lake Drive, Salt Lake City, UT, 84119. The entity can be reached by phone on 1-800-258-8602.

Defendant US Bank National Association as Indenture Trustee residing and doing business in the State of Delaware. The entity is using the servicers address 3217 S Decker Lake Drive, Salt Lake City, UT, 84119. The entity can be reached by phone on 1-800-258-8602.

Defendant Select Portfolio Inc is the servicer of the alleged loan and is residing and doing business in the State of Utah. The entity is using the address 3217 S Decker Lake Drive, Salt Lake City, UT, 84119 or P.O. Box 65450, Salt Lake City, UT, 84165-0450. The entity can be reached by phone on 1-800-258-8602.

Introduction:

The Plaintiff Michael E Carey herewith challenges the alleged creditor's legal standing and cause of action to collect on a debt or file pleadings in this court. The reasons are simple. With certified letter to all three above-named defendants, plaintiff requested fully accounting for the alleged loan from the beginning the alleged loan was given. Moreover, Plaintiff requested under UCC 3-501 for the inspection of the original note and the original security instrument. Additionally, certain laws were violated when the loan documents allegedly were executed. It appears also that this loan is a predatory loan. Further the Trust cannot own the loan in question because the Assignment was made in 2023 and the Trust's Closing Date was in 2020. Further since the alleged loan was given the principal

FORM C

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN THE MATTER OF:
Michael E Carey

Chapter: 13

Case Number: 4:23-bk-02191

~~Clerk,~~
US Bankruptcy Court

DEBTOR(S)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on 12/4/2023, I served a copy of
amended schedules and matrix of creditors amend ch 13 Plan _____ on
the following parties in this matter:

<u>Name and Address</u>	<u>Mode of Service</u>
1. US Bank NA as Indenture Trustee of the Towd Point Mortgage Trust 2020-1 c/o Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City UT 84865	regular mail
2. KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA, 19106	regular mail
3. Select Portfolio Servicing Inc, PO Box 65250 Salt Lake City, UT, 84165 4. Towd Point Mortgage Trust 2020-1, 900 3rd Avenue, Suite 50, New York, NY, 10022 and 5. Towd Point Mortgage Trust 2020-1 c/o Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT, 84165	regular mail regular mail regular mail
6. Capital One NA by American InfoSource as Agent, 4515 North Santa Fe Avenue, Oklahoma City, OK, 73118	regular mail
7. Merrick Bank, PO Box 9201 Bethpage, NY, 11804	regular mail

I certify under penalty of perjury that the foregoing is true and correct.

Date: 12/5/2023

Name: s/ Michael E Carey
Printed Name of Attorney

Address: Michael E Carey

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Revised: 03/22/05